

Presented to
MR. & MRS. AARON ZIEGENHORN
Fairbury, Illinois

by

KECK'S AGENCY
FAIRBURY, ILLINOIS

Farm Insurance Survey for

Farms of
MR. & MRS. AARON ZIEGENHORN
Located Southwest of
Fairbury, Illinois

July 6, 1951

INTRODUCTION

It is our purpose in preparing this survey to provide an accurate drawing showing the location of all buildings and to propose an insurance program that will adequately protect present day values on an economical basis.

It is also our intention to recommend safeguards that will lessen the likelihood of fire and thereby protect life and property. The Insurance Company will repay the monetary loss caused by a fire, but the food destroyed and the labor involved in the production of food is irreplaceably lost.

The majority of farm fires are preventable and are sometimes the result of negligence or carelessness. In these critical times it is every property owner's duty to use every precaution in fire prevention and to entirely eliminate carelessness.

We believe it to be our duty as an Insurance Agency to offer, on behalf of the Insurance Company, the benefits of many years of experience in farm fire prevention and the recommendations made herein are offered in that spirit.

FIRE PREVENTION RECOMMENDATIONS

CHIMNEYS

Defective chimneys and flues account for 26% of all farm fires. It is therefore important that frequent inspections be made of all chimneys and flues. Chimneys should be inspected both above and below the roof line at least once each year.

To further emphasize the importance of chimney inspections, 40% of all farm fires occur in Dwellings and more than half of the Dwelling fires are caused by defective chimneys. 3,500 lives are lost each year in farm fires and more than half of this number lose their lives in Dwelling fires. The largest percentage of lives lost are those of women and children, and one-third of all lives lost are children under ten years of age.

When we fail to inspect our chimneys and remedy defects, we risk the lives of our families as well as our property.

WOOD SHINGLE ROOFS

When wood shingle roofs become old and dry they are easily ignited by falling chimney sparks, sparks from rubbish fires or flying brands from a burning building.

It is a recommendation of all fire prevention agencies that when Wood Shingle Roofs require replacement they be replaced with a fire resistive type of roofing such as Composition or Asbestos Shingles or Metal. Leading Fire Insurance Companies grant a substantial reduction in the fire insurance rate on all Dwellings covered with a fire resistive type of roofing.

LIGHTNING RODS

The fury and destructiveness of lightning is long remembered by anyone who has had the misfortune to suffer a lightning loss. It is estimated that each stroke of

lightning has a potential voltage of 20,000,000 volts, traveling at a speed of 200,000,000 miles per hour. No building can withstand such a tremendous force and it is therefore necessary to provide lightning rods in order to dissipate the electricity without damage to the building. No section of our Country is immune from lightning damage and on a Nation wide average it is estimated that each square mile is hit by ten bolts a year.

Lightning damage accounts for 11% of all farm fire losses and destroys over \$1,000,000 of farm property each year. This tremendous waste can be eliminated by the use of lightning rod systems. According to statistics released by the United States Department of Agriculture lightning rods are effective in from 85% to 98% of all cases, depending upon the type of equipment and method of installation.

Insurance Companies allow a credit in the fire insurance rate on all buildings properly rodded, which is an excellent indication of the effectiveness of lightning rods.

The rods should be installed by a competent contractor, using standard materials. This is decidedly important because a substandard installation or inferior equipment provides no protection against lightning and in fact creates a fire hazard.

FIRE EXTINGUISHERS

Fire extinguishers of the proper type and strategically located are effective and practical in fighting small fires and fires in their early stages.

The fire extinguisher most recommended for farm use is the one and one-half quart carbon tetra-chloride pump type. This extinguisher is effective in Dwellings, Garages, Machine Sheds or wherever gasoline or oil is used or stored.

The charging agent is not affected by weather conditions and is non-freezing to a temperature of 55 degrees below zero. The charging agent is not injurious to most fabrics and materials which makes the extinguisher practical for fighting small fires in rugs, upholstered furniture or clothing.

BROODER STOVES and HEATERS

Brooder stoves, heaters of every description, including electric light bulbs or other portable heating devices used to furnish heat in the raising of poultry or animals can become a dangerous fire hazard unless every precaution is exercised in their installation and operation. Before using such heating devices you should contact your agent to arrange your insurance accordingly.

GASOLINE STORAGE

Gasoline should never be stored in any building. When gasoline is stored on the premises it should be at least fifteen feet from any building, unless stored underground.

ELECTRICAL WIRING

Electrical wiring is also a source of numerous fires each year. Care should be taken to immediately replace any defective switches, or wiring which has worn or defective insulation.

COMMENTS

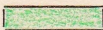
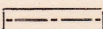
It is our hope that the foregoing recommendations will receive your careful consideration and will assist you in protecting your property and saving lives. The recommendations are not made a condition for the issuance of a policy contract, but are suggested only in the best interests of everyone concerned.

LEGEND PAGE

Scale of Drawing

1 INCH EQUALS 50 FEET

COLORING

	-	-	-	Buildings
	-	-	-	Trees & Shrubs
	-	-	-	Water
	-	-	-	Fences

LANDSCAPING

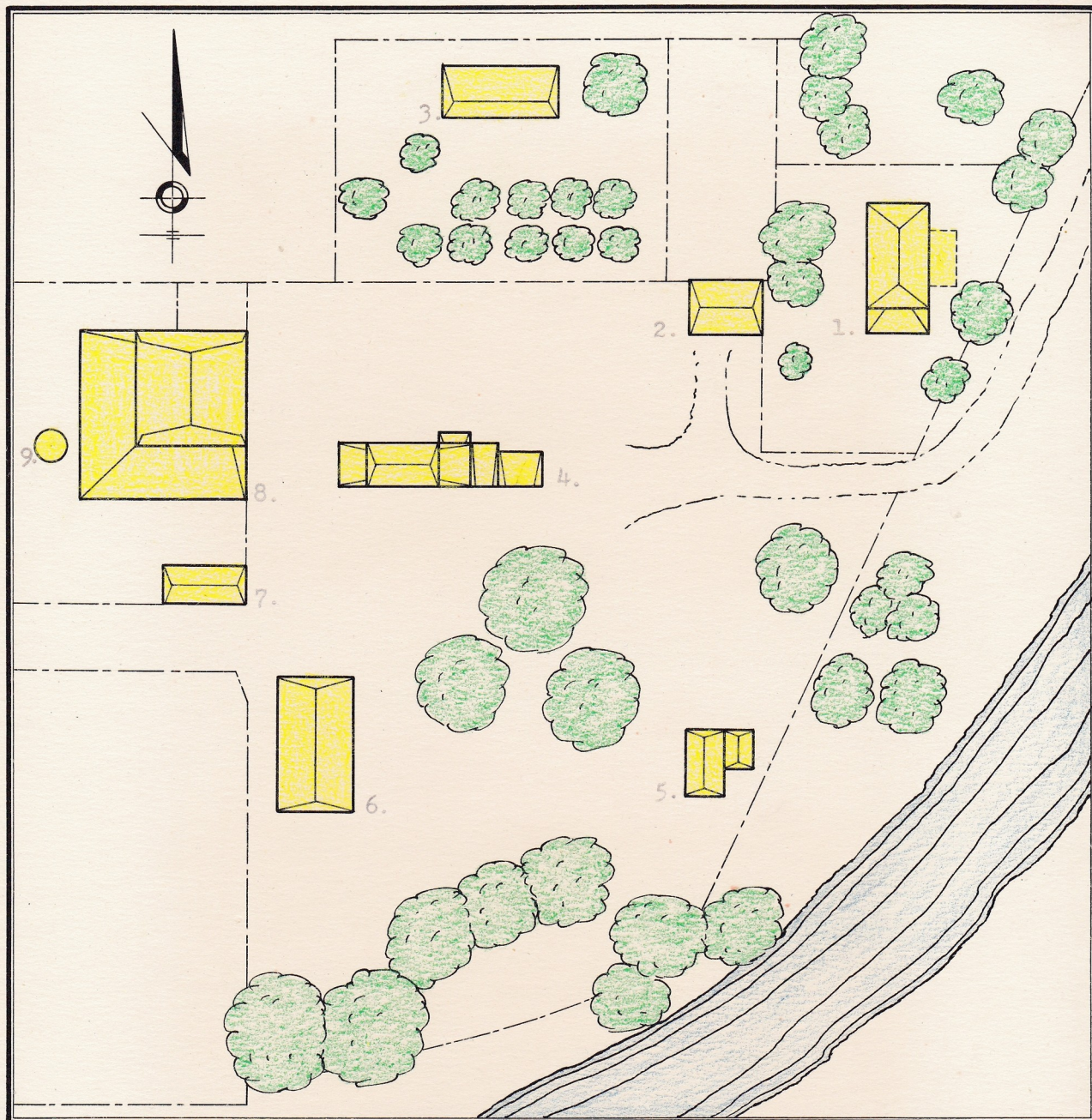
LOCATION OF TREE AND SHRUB DIAGRAMS

ARE APPROXIMATELY CORRECT









NORTH PLACE

1. Dwelling
2. Garage & Fuel House
3. Hen House
4. Granary & Implement Shed
5. Shop

6. Crib
7. Implement Shed
8. Barn
9. Silo

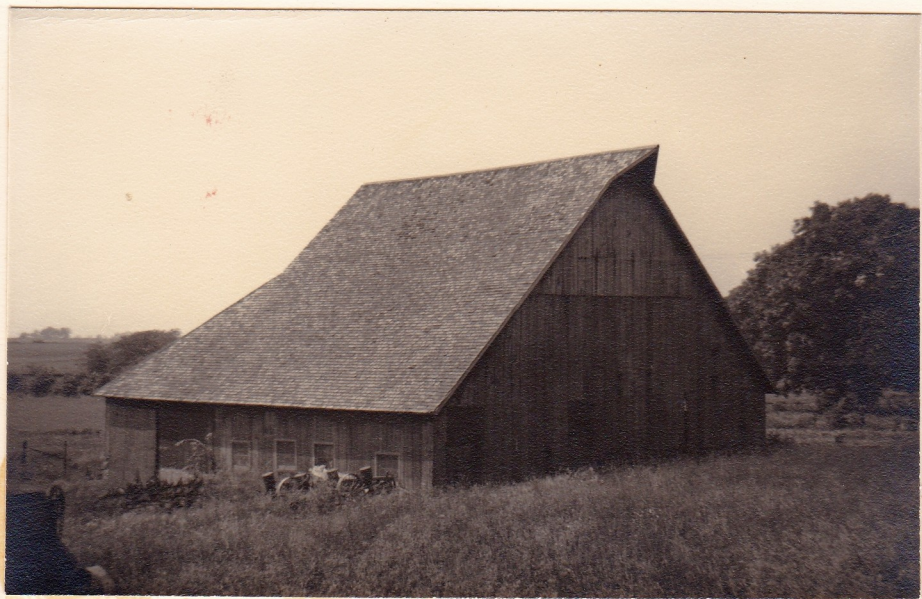
INSURANCE ANALYSIS

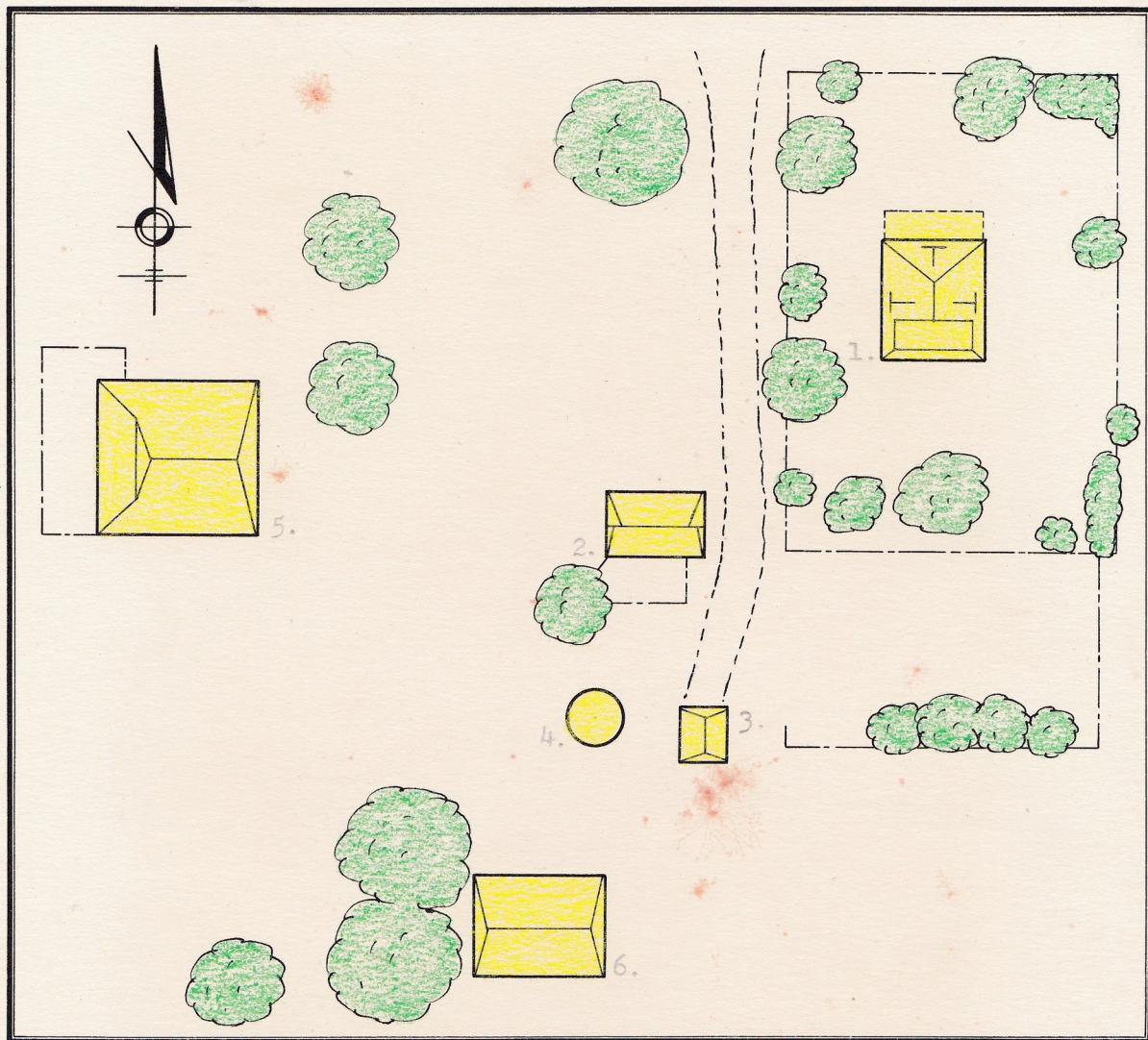
NORTH PLACE

<u>ITEM</u>	<u>PRESENT INS.</u> <u>FIRE & EXT. COV.</u>	<u>RECOMMENDED INS.</u> <u>FIRE & EXT. COV.</u>
Dwelling	\$3000. 5000.	\$6000.
Garage & Fuel House	300. —	400.
Hen House	500. 750.00	1000.
Granary & Implement Shed	200.	500.
Crib	500. — 1000	1500.
Barn	3000. 4500.	4500.
Shop	none 200	300.









SOUTH PLACE

1. Dwelling

2. Hen House

3. Garage

4. Grain Bin

5. Barn #1

6. Barn #2

INSURANCE ANALYSIS

SOUTH PLACE

<u>ITEM</u>	<u>PRESENT INS.</u> <u>FIRE & EXT. COV.</u>	<u>RECOMMENDED INS.</u> <u>FIRE & EXT. COV.</u>
Dwelling	\$5000. 7500	\$8500.
Hen House	250.	400.
Barn #1(west)	1500. 2000	2500.
Garage	none	50.
Grain Bin	none 200.	200.
Barn #2(south)	none	

A CLOSING THOUGHT

Your various property interests and investments are the result of your conscientious life long efforts. Insurance is a safeguard against loss to you from unseen hazards beyond your control.

THE SAFER WAY - is to protect yourself, your family, home and business against every insurable threat of loss through a planned program of protection, guaranteed by companies of unquestioned financial strength.

Our agency can provide you with the most satisfactory service in the protection needed. Insurance with us will give you security and peace of mind - that is THE SAFER WAY.

KECK'S AGENCY

Karl V. Keck
John P. Wade
Everett Sutter